



UNITED STATES BANKRUPTCY COURT		Western DISTRICT OF New York	Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): Allen C. Peace	Name of Joint Debtor (Spouse) (Last, First, Middle): N/A		
All Other Names used by debtor in the last 6 years (include married, maiden and trade names): N/A	All Other Names used by the joint debtor in the last 6 years (include married, maiden and trade names): N/A		
Soc. Sec./Tax I.D. No. (If more than one, state all): XXX-XX-4789	Soc. Sec./Tax I.D. No. (If more than one, state all): N/A		
Street Address of Debtor (No. and street, city, state, zip): 32 Coronada St. Buffalo, NY 14220	Street Address of Joint Debtor (No. and Street, City, State, Zip Code): N/A		
County of Residence or of the Principal Place of Business: Erie	County of Residence or of the Principal Place of Business: N/A		
Mailing Address of Debtor (If different from street address) N/A	Mailing Address of Joint Debtor (If different from street address): N/A		
Location of Principal Assets of Business Debtor N/A (If different from addresses listed above)			
Information Regarding the Debtor (Check the Applicable Boxes)			
Venue: (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.			
Type of Debtor (Check all applicable box) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case ancillary to foreign proceeding	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No.3.	
Chapter 11, Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY	
Statistical/Administrative Information (Estimates Only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Assets (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Debts (Check one box) \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Case 1-05-13329-CLB. Doc 1. Filed 04/22/05. Entered 04/22/05 10:27:01. Description: Main Document , Page 1 of 35			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: N/A

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

N/A

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Allen C. Piace 2/3/05
Signature of DebtorX _____
Signature of Joint Debtor_____
Telephone Number (If not represented by attorney)_____
Date**Signature of Attorney**X _____
Signature of Attorney for Debtor(s)WALLACE C. PIOTROWSKI

Printed Name of Attorney for Debtor(s)

Law Office Of Wallace C. Piotrowski

Firm Name

880 Abbott Road

Address

Buffalo, NY 14220-2404_____
Telephone Number716-822-3500_____
Date**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X N/A_____
Signature of Authorized Individual_____
Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X _____ 2/3/05
Signature of Attorney for Debtor(s) Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

n/a_____
Printed Name of Bankruptcy Petition Preparer_____
Social Security Number_____
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X n/a
Signature of Bankruptcy Petition Preparer_____
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

**STATEMENT OF FINANCIAL AFFAIRS**

UNITED STATES BANKRUPTCY COURT

Western DISTRICT OF New York

In re: Allen C. Peace

N/A

Debtor(s) Case No. 04 -

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
0.00	2004 income
7,841.00	2003 Income
15,312.00	2002 Income

NONE

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
5,199.47	2003 Workers Comp
3,500.00	2004 Workers Comp

NONE

3A. PAYMENTS TO CREDITORS

List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWNING
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NONE

X 3B. PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

4A. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT AND LOCATION	STATUS OR DISPOSITION
Peace v. Benderson Development Company	Prior MV Accident of 7/11/01		Pending
Peace v. Benderson Development Company	Injury of April 16, 2003		Pending

NONE

4B. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTION, GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Allen Peace		\$202.00 per month attachment of Workers Comp Benefits

NONE

5. REPOSSESSIONS, FORECLOSURES, AND RETURNS

List all property that has been repossessed by a creditor, sold at foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6A. ASSIGNMENTS AND RECEIVERSHIPS

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 6B. ASSIGNMENTS AND RECEIVERSHIPS

List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 7. GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 8. LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

| X | 9. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of Wallace C. Piotrowski 880 Abbott Rd. Buffalo, NY 14220-2404	Sept 2004	Legal Fee & Court Filing Fee

NONE

| X | 10. OTHER TRANSFERS

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **11. CLOSED FINANCIAL ACCOUNTS**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, saving, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **12. SAFE DEPOSIT BOX**

List each safe deposit or other box or depository in which the debt has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **13. SETOFFS**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

☒ **14. PROPERTY HELD FOR ANOTHER PERSON**

List all property owned by another person that the debtor holds or controls.

NONE

☒ **15. PRIOR ADDRESS OF DEBTOR**

If the debtor has moved within two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

☐

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

☐

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

☐

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None

☐

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None

☐

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

Unsworn Declaration SFA
W (11-95)In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

2/2/05

Signature

Allen C. Peace 2/2/05

Debtor

Date

Signature

N/A

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

N/A

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY:
Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
32 Coronada St. Buffalo, NY 14220	held in fee simple subject to mortgage		65,000.00	65,460.30

Total ->

65,000.00

(Report also on Summary of
Schedules)

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand		2002 F-150 4X4 Regular Cab leased from Ford Motor Company		17,000.00
		U.S. Currency		50.00
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		HSBC Checking Account #785-71719-6		62.91
3 Security Deposits with public utilities, telephone companies, landlords and others.	X			
4 Household goods and furnishings including audio, video, and computer equipment.		Misc. Household Furnishings		1,000.00
5 Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$

X continuation sheets attached

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
6 Wearing apparel.		Misc. Wearing Apparel		300.00
7 Furs and jewelry.	X			
8 Firearms and sports, photographic and other hobby equipment.	X			
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10 Annuities. Itemize and name each issuer.	X			
11 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12 Stock and interest in incorporated and unincorporated businesses. Itemize.	X			
13 Interest in partnerships or joint ventures. Itemize.	X			
14 Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15 Accounts receivable.	X			
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$
X continuation sheets attached				

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy or trust.	X			
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	X			
21 Patents, copyrights, and other general intellectual property. Give particulars.	X			
22 Licenses, franchises, and other general intangible. Give particulars.	X			
23 Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24 Boats, motors, and accessories.	X			
25 Aircraft and accessories.	X			
26 Office equipment, furnishings, and supplies.	X			
27 Machinery, fixtures, equipment, and supplies used in business.	X			
28 Inventory.	X			
29 Animals.	X			
30 Crops-growing or harvested. Give particulars.	X			
31 Farming equipment and implements.	X			
32 Farm supplies, chemicals and feed.	X			
33 Other personal property of any kind not already listed. Itemize.	X			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)				Total -> \$ 18,412.91

continuation sheets attached

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2002 F-150 4X4 Regular Cab leased from Ford Motor Company	NYS DCL 283 (iii) (1)	17,000.00	17,000.00
HSBC Checking Account #785-71719-6	NYS DCL 283	82.91	62.91
Misc. Household Furnishings	NYS CPLR 5205 (a) (5)	1,000.00	1,000.00
Misc. Wearing Apparel	NYS CPLR 5205 (a) (5)	300.00	300.00

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one Box).

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
U.S. Currency	NYS DCL 282(i)	50.00	50.00
32 Coronada St. Buffalo, NY 14220	NYCPLR 5205 & NYSDCL 282-284	10,000.00	65,000.00



Form B6 D W (11-95)

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 641205 00 8849259 Household Finance Corp P.O. Box 17574 Baltimore, MD 21297-1574			VALUE \$ 0.00 Mortgage on 32 Coronada Street, Buffalo, NY	65,460.30	0.00	
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			
A/C #			VALUE \$			

Subtotal ->
(Total of this page)

65,460.30

Total ->

65,460.30

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPE OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4300 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3)

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4300 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$1950 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Extension of credit in an involuntary case

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
A/C # 1333100007028000 City of Buffalo Dept of Admin & Finance Rm 113 City Hall Buffalo, NY 14202			Unpaid Taxes	772.97	772.97	
A/C #						
A/C #						

Subtotal ->
(Total of this page)

772.97

Total ->

772.97

Continuation Sheets attached.

(use only on last page of the completed Schedule E.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.

(Report total also on Summary of Schedules)

In re: Allen C. Peace,

Debtor

Case No. 04 -

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>1830747</u> Alegis Group 15 South Main St. Greenville, SC 29601	[	Collection Agent for Discover. DUPLICATE CLAIM				0.00
ACCOUNT NO. <u>S17742</u> Alliance One Receivables 1160 Centerpointe Dr. Ste #1 Mendota Heights MN 55120	[	Coccection Agent for Sunoco Mastercard-CitiBank DUPLICATE CLAIM				0.00
ACCOUNT NO. <u>4417 126252106747</u> Bank One Attn: Correspondence P.O.Box 8650 Wilmington, DE 19899-8650	[	Consumer Credit Card Debt Since April, 2003				6,471.24
ACCOUNT NO. <u>3957092</u> Bonded Collection Corp. 29 E. Madison St. Ste1650 Chicago, IL 60602-4404	[	Collection Agent for Fleet Credit Card Services DUPLICATE CLAIM				0.00
ACCOUNT NO. <u>0799 0037147888</u> Buffalo Emergency Associates P.O. Box 5192 Buffalo, NY 14240	[	5/7/03 Medical Services				252.00
Subtotal						\$ 6,723.24
Total						\$

X

continuation sheets attached.

(Use only on last page of completed Schedule F)

In re: Allen C. PeaceCase No. 04-**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 12959024041208909 CACV c/o Cambece Law Ofc Eight Bourbon St. Peabody, MA 01960	[	CACV of Colorado, LLC is Successor Creditor to CHASE MANHATTAN BANK with Cambece Law Office as collection agent				0.00
ACCOUNT NO. 5183 387670099174 Capital One P.O. Box 29236 Phoenix, AZ 85038-9236	[	Consumer Credit Card Debt Since April, 2003				520.03
ACCOUNT NO. 4862 362386771417 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015	[	Consumer Credit Card Debt Since April, 2003				711.63
ACCOUNT NO. 4417126252106747 Chase Manhattan Bank USA P.O. Box 15919 Wilmington, DE 19850-5919	[	Successor in interest to Bank One Delaware, NA				6,471.24
ACCOUNT NO. 518338767009 9174 Chase Mastercard P.O. Box 15919 Wilmington, DE 19850-5919	[	Consumer Credit Debt Since April, 2003				1,128.02
ACCOUNT NO. 5458 001246774750 Direct Merchants Bank Cardmember Service Center Attn: Agency Mngt-BK 17600 North Perimeter Dr. Scottsdale, AZ 85255	[	Consumer Credit Card Debt Since April, 2003				7,687.05
ACCOUNT NO. 6011 298794042881 Discover Platinum 15 South Main St. Suite 600 Greenville, SC 29601	[	Consumer Credit Card Debt Since April, 2003				6,185.99
Subtotal						\$ 22,703.96
Total						\$

X continuation sheets attached.

(Use only on last page of completed Schedule F)

In re: Allen C. PeaceCase No. 04-**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4326 820354046658 Fleet Credit Card Service P.O. Box 15480 Wilmington, DE 19850	[	Consumer Credit Card Debt Since April, 2003				1,926.74
ACCOUNT NO. 5215 318500197799 HSBC Bank USA P.O. Box 9 Buffalo, NY 14240	[	Consumer Credit Debt Since April, 2003				2,287.96
ACCOUNT NO. 641205 17 1230964 Household Finance Corp P.O. Box 17574 Baltimore, MD 21297-1574	[	Consumer Credit Debt Since April, 2003				12,098.12
ACCOUNT NO. 10-037-379-4 Kaufmann's 111 Boulder Industrial Drive Bridgeton, MO 63044	[	Consumer Credit Debt Since April, 2003				405.92
ACCOUNT NO. 641205-00-8849259 Kosterich & Barrett, LLC 51 Smart Ave. Yonkers, NY 10704	[	Collector for Household Finance mortgage DUPLICATE CLAIM				0.00
ACCOUNT NO. 47288840 Mercantile Adjustment Bureau, P.O. 9315A Rochester, NY 14604-0999	[	Collection Agent for Sisters of Charity Hosp. DUPLICATE CLAIM				0.00
ACCOUNT NO. 4862362386771417 NCO Financial Systems 507 Prudential Rd. Horsham, PA 19044	[	DUPLICATE CLAIM. Collection Agent for Capital One				0.00
Subtotal						\$ 16,718.74
Total						\$

X

continuation sheets attached.

(Use only on last page of completed Schedule F)

In re: Allen C. PeaceCase No. 04-**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4311 966014263477 National City P.O. Box 500 Portage, MI 49081	[	Consumer Credit Debt Since April, 2003				6,774.44
ACCOUNT NO. 5538591 Professional Recovery Svcs P.O. Box 1880 Voorhees, NJ 08043-7880	[	Collection Agent for Chase Manhattan Bank USA as Successor in interest to Bank One Delaware, NA				0.00
ACCOUNT NO. 4479 482400562090 Providian P.O. Box 9016 Pleasanton, CA 94566-9016	[	Consumer Credit Debt Since April, 2003				3,220.59
ACCOUNT NO. 341-660-652 Shell Credit Card Center P.O. Box 9151 Des Moines, IA 50368-9151	[	Consumer Credit Debt Since April, 2003				49.00
ACCOUNT NO. 47288840 Sisters of Charity Hospital P.O. Box 29 Buffalo, NY 14240-0029	[	Medical Services 1/19/04				137.94
ACCOUNT NO. 518390002020 3146 Sunoco Mastercard P.O. Box 142319 Irving, TX 75014-2319	[	Consumer Credit Debt Since April, 2003				1,187.97
ACCOUNT NO. 431196601426 3477 Weltman, Weinberg & Reis Co 323 West Lakeside Ave. Ste 200 Cleveland, OH 44113-1099	[	Clooection Agent for National City Bank DUPLICATE CLIAM				0.00

Subtotal \$ 11,369.94

Total \$ 57,515.88

— continuation sheets attached.

(Use only on last page of completed Schedule F)



In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Ford Credit West Herr Ford Inc. 5025 Camp Rd Hamburg, NY 14075	Lease for 2002 Ford F-150 P{/U Truck. \$292.10/mo for 36 months



Form B6 H W (11-95)

In Allen C. Peace
re: N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status	NAMES	AGE	RELATIONSHIP
Single	Jennifer	18	Daughter
	Joshua	13	Son
	Justin	10	Son

DEBTOR	SPOUSE
Employment	
Occupation Glaser	
Name of Employer Lancer Glass	
How long employed 1 yr.	
Address of Employer 5205 Broadway Lancaster, NY 14086	

Income: (Estimate of average monthly income) _____

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ 0.00	\$ 0.00	
Estimate monthly overtime	0.00		0.00
SUBTOTAL	\$ 0.00	\$ 0.00	
LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security	0.00		0.00
b. Insurance	0.00		0.00
c. Union dues	0.00		0.00
d. Other (Specify)			
Child Support	202.00		
	0.00		0.00
	0.00		0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 202.00	\$ 0.00	
TOTAL NET MONTHLY TAKE HOME PAY	-202.00	\$ 0.00	
Regular income from operation of business or profession or farm (attach detailed statement)	0.00		0.00
Income from real property	0.00		0.00
Interest and dividends	0.00		0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	0.00		0.00
Social security or other government assistance (Specify)	0.00		0.00
Workers Compensation	1,216.00		0.00
	0.00		0.00
Pension or retirement income	0.00		0.00
Other monthly income (Specify)			
Larry Peace-room & board	390.00		0.00
	0.00		0.00
	0.00		0.00
TOTAL MONTHLY INCOME	\$ 1,404.00	\$ 0.00	

TOTAL COMBINED MONTHLY INCOME \$ 1,404.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:



Form B6 J W (11-95)

In Allen C. Peace
re: N/A

Debtor(s) Case No. 04 -

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)

Is property insurance
included?

\$ 629.44

Are real estate taxes included? ☐ Yes ☒ No☐ Yes ☒ No

Utilities Electricity and Heating Fuel

150.00

Water and Sewer

33.00

Telephone

44.00

Other Cable TV

91.00

0.00

0.00

Home maintenance (repairs and upkeep)

100.00

Food

150.00

Clothing

10.00

Laundry and dry cleaning

50.00

Medical and dental expenses

0.00

Transportation (not including car payments)

40.00

Recreation, clubs and entertainment, newspapers, magazines,
etc.

40.00

Charitable contributions

0.00

Insurance (not deducted from wages or included in home mortgage payments)

Homeowner's or renter's

35.34

Life

0.00

Health

0.00

Auto

95.00

Other

Trash Removal User Fee

32.00

0.00

0.00

Taxes (not deducted from wages or included in home mortgage payments)

(Specify) Realty Taxes

74.25

0.00

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the
plan)

Auto

\$

Other

\$ 292.10

0.00

0.00

0.00

0.00

Alimony, maintenance, and support paid to others

0.00

Payments for support of additional dependents not living at your home

0.00

Regular expenses from operation of business, profession, or farm (attach detailed statement)

0.00

Other

0.00

0.00

0.00

0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,866.13

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income

1,404.00

B. Total projected monthly expenses

1,866.13

C. Excess income (A minus B)

\$ -462.13

D. Total amount to be paid into plan each

\$ 0.00

**UNITED STATES BANKRUPTCY COURT**Western **DISTRICT OF** New YorkIn re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes/No)	Number of Sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	X	1	65,000.00		
B - Personal Property	X	3	18,412.91		
C - Property Claimed as Exempt	X	2			
D - Creditors Holding Secured Claims	X	1		65,460.30	
E - Creditors Holding Unsecured Priority Claims	X	1		772.97	
F - Creditors Holding Unsecured Nonpriority Claims	X	4		48,504.12	
G - Executory Contracts and Unexpired Leases	X	1			
H - Codebtors	X	1			
I - Current Income of Individual Debtor(s)	X	1			1,404.00
J - Current Expenditures of Individual Debtor(s)	X	1			1,866.13
Total Number of Sheets of All Schedules		16			
Total Assets			83,412.91		
Total Liabilities				114,737.39	



Form B8 (Official Form 8) (9/97)

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

UNITED STATES BANKRUPTCY COURT

Western DISTRICT OF New York

In Allen C. Peace
re: N/ADebtor(s) Case No. 04 -
Chapter 7

(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.***Description of property****Creditor's name**

NONE

*b. Property to Be Retained.**[Check any applicable statement.]*

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
32 Coronada St. 2002 Ford XLT Pickup Truck	Household Finance Corp. Ford Credit			X X

Date: 2/3/05

Allen C. Peace 2/3/05
Allen C. Peace Signature of Debtor**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (SEE 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

N/A

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date



UNITED STATES BANKRUPTCY COURT

Western DISTRICT OF New York

In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 - (if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 500.00
 - (b) prior to filing this statement, debtor(s) have paid \$ 500.00
 - (c) the unpaid balance due and payable is \$ 0.00
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
no other source
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
no other source
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
no other source
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
no other source

Dated:

2/3/05

Respectfully submitted, Wallace C. Piotrowski

Attorney for Petitioner

Attorney's name and address 880 Abbott Rd., Buffalo, NY 14220



In re: Allen C. Peace
N/A

Debtor(s) Case No. 04 -

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date

2/3/05

Signature

Allen C. Peace 2/3/05

Allen C. Peace

Debtor

Date

Signature

N/A

(Joint Debtor, if any)

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

N/A

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.



United States Bankruptcy Court

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$130.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$130.00 filing fee plus \$30.00 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

2/3/05
Date

Allen C. Peace
Signature of Debtor

04-
Case Number



UNITED STATES BANKRUPTCY COURT
Western DISTRICT OF New York

In re: Allen C. Peace
N/A

Case No. 04 -
Debtor(s)
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: 2/3/05

Debtor Allen C. Peace
Allen C. Peace

Debtor _____
N/A

AA Internal Revenue Service
Andover, MA 05501

Alegis Group
15 South Main St.
Greenville, SC 29601

Alliance One Receivables
1160 Centerpointe Dr.Ste #1
Mendota Heights MN 55120

Bank One
Attn: Correspondence
P.O.Box 8650
Wilmington, DE 19899-8650

Bonded Collection Corp.
29 E. Madison St. Ste1650
Chicago, IL 60602-4404

Buffalo Emergency Associates
P.O. Box 5192
Buffalo, NY 14240

CACV c/o Cambece Law Ofc
Eight Bourbon St.
Peabody, MA 01960

Capital One
P.O. Box 29236
Phoenix, AZ 85038-9236

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

Chase Manhattan Bank USA
P.O. Box 15919
Wilmington, DE 19850-5919

Chase Mastercard
P.O. Box 15919
Wilmington, DE 19850-5919

City of Buffalo
Dept of Admin & Finance
Rm 113 City Hall
Buffalo, NY 14202

Direct Merchants Bank
Cardmember Service Center
Attn: Agency Mngt-BK
17600 North Perimeter Dr.
Scottsdale, AZ 85255

Discover Platinum
15 South Main St. Suite 600
Greenville, SC 29601

Fleet Credit Card Service
P.O. Box 15480
Wilmington, DE 19850

HSBC Bank USA
P.O. Box 9
Buffalo, NY 14240

Household Finance Corp
P.O. Box 17574
Baltimore, MD 21297-1574

Household Finance Corp
P.O. Box 17574
Baltimore, MD 21297-1574

Kaufmann's
111 Boulder Industrial Drive
Bridgeton, MO 63044

Kosterich & Barrett, LLC
51 Smart Ave.
Yonkers, NY 10704

Mercantile Adjustment Bureau,
P.O. 9315A
Rochester, NY 14604-0999

NCO Financial Systems
507 Prudential Rd.
Horsham, PA 19044

National City
P.O. Box 500
Portage, MI 49081

Professional Recovery Svcs
P.O. Box 1880
Voorhees, NJ 08043-7880

Providian
P.O. Box 9016
Pleasanton, CA 94566-9016

Shell Credit Card Center
P.O. Box 9151
Des Moines, IA 50368-9151

Sisters of Charity Hospital
P.O. Box 29
Buffalo, NY 14240-0029

Sunoco Mastercard
P.O. Box 142319
Irving, TX 75014-2319

Weltman, Weinberg & Reis Co
323 West Lakeside Ave. Ste 200
Cleveland, OH 44113-1099